WEST Search History

DATE: Friday, December 05, 2003

Set Name side by side	Query	Hit Count	Set Name result set
DB=JPAB,EPAB,DWPI; THES=ASSIGNEE; PLUR=YES; OP=OR			
L8	L6	0	L8
L7	L6 and ((charg$ same transaction) same (phone or telephone) same (approv$ or authori$)) and server	0	L7
DB=USPT; THES=ASSIGNEE; PLUR=YES; OP=OR			
L6	((cell$ or wireless or "wire-less" or (wire adj less)) with transaction with (confirm$ or approv$ or author$)) and @pd<=20020125	50	L6
L5	L4 and l3	4	L5
L4	((charg$ same transaction) same (phone or telephone) same (approv$ or authori$)) and server and @ad<=20020125	31	L4
L3	((cell$ or wireless or "wire-less" or (wire adj less)) with transaction with (confirm$ or approv$ or author$)) and @ad<=20020125	76	L3
L2	((wireless or "wire-less" or (wire adj less)) with transaction with (confirm$ or approv$ or author$)) and @ad<=20020125	51	L2
L1	((charg$ with transaction) same (phone or telephone) same (approv$ or authori$)) and server and @ad<=20020125	15	L1

END OF SEARCH HISTORY

DOCUMENT-IDENTIFIER: US 6529725 B1
**** See image for Certificate of Correction ****
TITLE: Transaction security apparatus and method

Application Filing Date (1):
19981009

Brief Summary Text (2):
The present invention pertains to a financial transaction and/or wireless communication device authorization, notification and/or security apparatus and method, and, in particular to a financial transaction and/or wireless communication device authorization, notification and/or security apparatus and method for use in providing authorization, notification and/or security in conjunction with credit card, charge card and/or debit card use, savings and/or checking account activity and/or cellular telephone use.

Brief Summary Text (20):
The present invention provides an apparatus and a method for providing financial transaction authorization, notification and/or security, and, in particular, provides an apparatus and a method for providing financial transaction authorization, notification and/or security in conjunction with credit card, charge card, debit card, and/or currency or "smart" card use, savings and/or checking account activity and use and/or cellular telephone use, which overcomes the shortcomings of the prior art.

Brief Summary Text (21):
The apparatus and method of the present invention, which is utilized in conjunction with a credit card, a charge card, a debit card and/or a currency or "smart" card authorization process comprises a point-of-sale authorization terminal which terminals are found in various establishments and which are utilized in conjunction with the sale of goods and/or services and/or in other types of financial transactions. The point-of-sale terminal may be utilized at the location of the seller and/or service provider, such as at a retail store or office, and/or the point-of-sale terminal may be located at the site of the goods or service provider or vendor, such as in cases when the sale is a telephone order, mail order and/or other type of transaction, including transactions made on, or over, the INTERNET and/or other on-line services or communication networks or mediums.

Brief Summary Text (54):
The apparatus and method of the present invention may also be utilized in connection with an on-line service and/or on, or over, the Internet and/or the World Wide Web, so as to provide for a means by which the authorized user or operator may utilize the apparatus in conjunction with a home and/or a personal computer and/or a commercial or industrial computer system (i.e., an internet server computer) and/or any other appropriate device, including a personal communication and/or computing device, in a network environment, and which may be utilized over any suitable and/or appropriate communications network or medium.

Brief Summary Text (60):
The apparatus and method of the present invention may also be programmable for programmed and/or automatic activation, self-activation, programmed and/or automatic operation and/or self-operation. The apparatus and method of the present invention may provide for an immediate, as well as for a deferred, authorization, notification and/or security in any of the above-described financial transactions and/or wireless communication transactions.

Brief Summary Text (63):
Accordingly, it is an object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions involving credit cards, charge cards, debit cards, and/or currency or "smart cards, savings accounts, checking accounts and/or automated teller machine accounts and for providing authorization, notification and/or security in wireless communications transactions involving cellular telephones and/or other cellular communications devices.

Brief Summary Text (66):
It is another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in wireless communications transactions involving cellular telephones and/or other cellular communications devices, wherein the cellular telephone or cellular communication device owner may authorize or disapprove of a transaction, in real time.

Brief Summary Text (67):
It is another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions and/or in wireless communication transactions, which may be utilized on, over, or in conjunction with, an on-line service and/or the Internet, the World Wide Web, and/or any other suitable communication network or medium.

Brief Summary Text (68):
It is still another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions and/or in wireless communications transactions, which is programmable and/or which may provide for pre-programmed and/or pre-specified transaction authorization and/or transaction disapproval.

Brief Summary Text (69):
It is still another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions and/or in wireless communications transactions, which may be utilized over any suitable communications network or medium.

Brief Summary Text (70):
It is still another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions and/or in wireless communication transactions, wherein the respective cardholder, account owner or cellular telephone owner may increase or decrease the respective account credit limits, account activity, funds available, calling areas and/or usage limits at any time and/or from any location.

Brief Summary Text (71):
It is still another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions and/or in wireless communications transactions, which is programmable with respect to authorized times of usage (i.e. specific days, dates, time of day, time of month, year, etc.), and/or any other limitations regarding amount of transaction limitations, parties involved, and/or geographical area and/or location of allowed usage.

Brief Summary Text (72):
It is yet another object of the present invention to provide an apparatus and a method for providing authorization, notification and/or security in financial transactions, and/or in wireless communication transactions, for a plurality of accounts and types of accounts.

Detailed Description Text (3):
The point-of-sale authorization terminal 2 (hereinafter referred to as "point-of-sale terminal") may be any of the widely used and well known terminals or devices for providing point-of-sale authorization for transactions involving credit cards, charge cards, debit cards and/or other currency or "smart" cards. The point-of-sale terminal 2 may be utilized at the location of the goods and/or service provider, such as the retail store or office, and/or the point-of-sale terminal 2 may be located at the site of the goods or service provider or vendor, such as in cases when the sale is a telephone order, mail order and/or other type of

transaction, including transactions made over the INTERNET and/or other on-line mediums.

Detailed Description Text (7):
The central processing computer 3 may be a mainframe computer, a mini-computer, a micro-computer, a server computer, such as those utilized in conjunction with on-line services and/or in a network environment, and/or any other suitable computer or computer system.

Detailed Description Text (48):
The central processing computer 103 may be a mainframe computer, a mini-computer, a micro-computer, a server computer, such as those utilized in conjunction with on-line services and/or in a network environment, and/or any other suitable computer or computer system.

Detailed Description Text (86):
The central processing computer 203 may be a mainframe computer, a mini-computer, a micro-computer, a server computer, such as those utilized in conjunction with on-line services and/or in a network environment, and/or any other suitable computer or computer system.

Detailed Description Text (102):
The apparatus 200 of the present invention, in the preferred embodiment, may be utilized in order provide cellular telephone owner and/or account owner authorization, notification and/or security measures in transactions involving cellular telephones and/or cellular telephone numbers, and any transactions involving same in the manner described below and with reference to FIGS. 9A, 9B and 9C. In this manner, the apparatus and method of the present invention may be utilized to obtain cellular telephone owner and/or account owner authorization in a transaction involving cellular telephones and/or cellular telephone numbers.

Detailed Description Text (105):
The central processing computer 203 may utilize any of the widely known data processing and/or software routines, which are known to those skilled in that art, in order to process transaction requests and/or authorizations involving the use of the respective cellular telephone(s) and/or cellular communication device, and/or cellular telephone number. At step 234, the central processing computer 203 will perform a test in order to determine if the cellular telephone is lost, stolen, cancelled or de-activated. If the cellular telephone is determined to be lost, stolen, cancelled or de-activated, the central processing computer 203 will, at step 235, block the telephone call or terminate the call if it has already been connected. The central processing computer 203 will then, at step 236, cancel and/or de-activate the cellular telephone number or account. The central processing computer 203 will then, at step 237, notify the cellular telephone owner that his or her cellular telephone has been cancelled and/or de-activated. The operation of the apparatus will then cease at step 238.

Detailed Description Text (110):
If, at step 249, the central processing computer 203 identifies the cardholder reply or response as being one to authorize the cellular telephone call, the central processing computer 203 will, at step 255, reset the unauthorized transaction count (UNAUTHCT) to zero (0). An unauthorized transaction count (UNAUTHCT) of 0 will signify that any string of unauthorized transactions has now been broken by the cellular telephone owner. The central processing computer 203 will then, at step 256, allow the cellular telephone call to continue uninterrupted. Upon the completion of the cellular telephone call, at step 256, the apparatus 200 will cease operation at step 257.

Detailed Description Text (111):
In instances when the cellular telephone owner is a party to the cellular telephone call and/or transaction, he or she, having the communication device 204 on his or her person, may authorize the call and/or transaction at his or her present location. If the cellular telephone owner has lent out the cellular telephone, he or she may authorize the cellular telephone call and/or transaction from his or her remote location. The cellular telephone owner may also program and/or set the communication device 204 to automatically authorize or disapprove or disallow cellular telephone calls and/or transactions with said selective authorizations being made as to time of day, calling areas, numbers called, and/or call and/or transaction duration. In this regard, the communication device 204 may be

programmable so as to receive and analyze the cellular telephone call information and/or data and reply or respond to same automatically and/or with preset or programmed replies and/or responses. The communication device 204 may also be programmable so as to limit the number of cellular telephone calls made from the cellular telephone and/or with the cellular telephone number.

Detailed Description Text (115):
The apparatus and method of the present invention may also be utilized in connection with an on-line service and/or on, or over, the Internet and/or the World Wide Web, so as to provide for a means by which the respective cardholder, account owner, and/or cellular telephone owner, may utilize the apparatus and method in conjunction with a home and/or a personal computer, a personal communications device, and/or a commercial or industrial computer system (i.e., an internet server computer), and/or any other appropriate device, in any appropriate network, system or medium.

Detailed Description Text (116):
FIG. 10 illustrates yet another alternate embodiment of the present invention wherein the apparatus and method of any of the embodiments described herein may be utilized on, or over, an on-line service, the Internet, and/or the World Wide Web, and/or any other suitable communication network or medium. In FIG. 10, the apparatus, which is denoted generally by the reference numeral 300, comprises a transaction terminal 302, which may be a transaction terminal or a cellular telephone or communication device, depending upon the application, a server computer 350, which is a central processing computer for processing data and/or information in an on-line, and/or Internet, and/or World Wide Web, communication environment, network, or medium.

Detailed Description Text (117):
The server computer 350 may be a mainframe computer, a mini-computer, a micro-computer, a server computer, such as those utilized in conjunction with on-line services and/or in a network environment, and/or any other suitable computer or computer system. The server computer 350, in the preferred embodiment, should have associated therewith a suitable receiver(s) or transmitter(s) which may be a fax/modem and/or any other device(s) which are well known to those skilled in the art for providing communications and/or a link with a server computer in such a network environment.

Detailed Description Text (118):
The apparatus of FIG. 10 also comprises a communications device 304 which may comprise a home and/or a personal computer, a laptop or a notebook computer and any one or more of the herein-described personal communications devices so that the individual may access the apparatus 300, and in particular, the server computer 350, at any time and from any location. Basically, the embodiment of FIG. 10 serves to replace the central processing computer of the previously described embodiments with a server computer for utilization on, or over, an on-line service, the Internet, the World Wide Web, and/or any other suitable communications network or medium. The apparatus of FIG. 10 operates and is utilized in the same, in similar and/or an analogous, manner as described herein in conjunction with the previously described embodiments.

Detailed Description Text (120):
The apparatus of FIG. 11 also comprises a central processing computer 403 which provides processing and/or control over the apparatus 400 in the manner described above in conjunction with the previously described embodiments. The central processing computer 403 and/or the server computer 450 may be a mainframe computer, a mini-computer, a micro-computer, a server computer, such as those utilized in conjunction with on-line services and/or in a network environment, and/or any other suitable computer or computer system.

Detailed Description Text (121):
The apparatus 400 of FIG. 11 also comprises a communications device(s) 404 such as those described herein and in conjunction with the apparatus 300 of FIG. 10. The apparatus also comprises a server computer 450 which may either perform parallel operations and/or processing of the data and/or information which is performed and/or processed by the central processing computer 403 and/or may simply receive the data and/or information processed by the central processing computer 403. In any event, the server computer 450 provides the means by which the data and/or information, which is provided by the apparatus, can be accessed and or utilized via an on-line service and/or on, or over, the Internet, and/or the World Wide Web,

and/or any other communications network or medium.

Detailed Description Text (122):
The server computer 450 should have associated therewith a suitable receiver(s) or transmitter(s) which may be a fax/modem and/or any other device(s) which are well known to those skilled in the art for providing communications and/or a link with a server computer in such a network environment. The apparatus of FIG. 11 also comprises a communications device 404 which may comprise a home and/or a personal computer, a laptop or a notebook computer, and/or any one or more of the herein described personal communications devices so that the individual may access the apparatus, and in particular, the server computer 450, at any time and from any location. The apparatus of FIG. 11 is utilized and/or operates in the same, a similar and/or an analogous, manner as any of the embodiments described herein.

Detailed Description Text (123):
Applicant hereby incorporates by reference herein all of the methods and/or techniques for providing information and/or data over on-line service and/or on, or over, the Internet, and/or the World Wide Web, and/or any other suitable communication network or medium, along with client/server and/or Web Site technology and methods and/or techniques utilized in conjunction therewith, which are known as of the filing date of this application.

Detailed Description Text (124):
In any and/or all of the embodiments described herein, each and every one the components of the apparatus, which include, but which are not limited to, the described transaction terminals, cellular telephones and/or other cellular communications devices, central processing computers, server computers, if utilized, and any of the various communications devices, may transmit and/or receive signals and/or data, and/or be capable or transmitting and/or receiving signals and/or data, to and from any and all of the other apparatus components which may be utilized in conjunction therewith, in and for a given embodiment. In this regard, it is important to note, with respect to the embodiments of FIGS. 10 and 11, and any of the other embodiments described herein, that each and every component involved in the transmission and/or reception of signals, data and/or information may include an associated transmitter, receiver and/or suitable communication device.

Detailed Description Text (128):
The system receiver(s) may also be utilized in conjunction with a home and/or a personal computer and/or other personal communications device(s) and/or apparatuses which may be utilized with an associated receiver or equivalent peripheral device(s). The apparatus may also be utilized in conjunction with a computer network such as an on-line service and/or on, or over, the Internet, and/or the World Wide Web, by employing any appropriate server computer and/or an associated Web Site and/or Web Site technology in conjunction with an appropriate communication medium and communication equipment.

Detailed Description Text (138):
The present invention may also be equipped with, and be utilized in conjunction with, hardware and software necessary for providing self-monitoring functions, automatic control and/or responses to occurrences, providing automatic notice of an occurrence and/or a situation to an owner, user and/or authorized individual. In this regard, any and all of the embodiments described above may comprise a monitoring device, a triggering device and/or any other suitable device for detecting an occurrence and/or a transaction which may warrant providing notice to the respective cardholder, account owner and/or cellular telephone owner. In this regard, the apparatus may provide for an appropriate signal, data and/or information transmission to the central processing computer, and/or server computer, if utilized. The signal, data and/or information may be conveyed in the form of a communication transmission, depending upon the communication medium utilized, a telephone call, a voice message, a beeper and/or a pager message, an electronic mail message, a fax transmission, and/or any other mode of communication which may be utilized in conjunction with any of the embodiments described herein.

Detailed Description Text (140):
While the present invention has been illustrated and described as being utilized in conjunction with providing notice and for obtaining authorizations with regard to transactions involving credit cards, charge cards, debit cards, and/or currency or "smart" cards, banking and/or financial accounts, and/or in conjunction with cellular and/or mobile telephones, it is also envisioned that the present invention

may be utilized in any similar type of transactional activity, such as purchasing and/or sale activity over an on-line service, the Internet, and/or the World Wide Web and/or in any other type of transaction wherein frequent notice and/or account holder authorization may be utilized to guard against theft and/or fraud and/or unauthorized transactions.

Detailed Description Text (141):
The apparatus of the present invention may be accessed at any time by the respective cardholder, account owner and/or cellular telephone owner and/or cellular communications device owner so as to obtain information regarding activity on his or her respective account. The respective cardholder, account owner and/or cellular telephone owner and/or cellular communications device owner may access the apparatus and, in particular, the central processing computer, and/or the server computer, if utilized, so as to obtain transaction records regarding any transaction, group or string of transactions, transactions by goods and/or service type, transactions by dollar amount, etc.

Detailed Description Text (142):
The respective cardholder, account owner, and/or cellular telephone owner and/or cellular communications device owner may also obtain, via the central processing computer, and/or the server computer, if utilized, periodic transaction records showing all transactions for a given week, which may by provided weekly, bi-weekly, monthly, yearly, and/or for any given and/or desired time period and/or interval. The apparatus and, in particular, the central processing computer, and/or the server computer, if utilized, may be designed and/or programmed so as to automatically and/or periodically provide and/or transmit any of the above-described account and/or transaction information to the respective cardholder, account owner and/or cellular telephone owner and/or cellular communications device owner, by transmitting same to the respective communications device, which may be any of the devices described herein which are utilized as the communications device.

Detailed Description Text (143):
The apparatus and, in particular, the central processing computer, and/or the server computer, if utilized, may also be designed and or programmed to transmit any of the above-described account information and/or transaction information to any one or all of the respective cardholder's, account owner's, and/or cellular telephone owner's and/or cellular communications device owner's facsimile (fax) machine, personal computer, telephone, telephone answering machine, alternate telephone, alternate telephone answering machine, network computer, and/or alternate beeper or pager. Such multiple notification transmissions, if utilized, may be performed sequentially and/or simultaneously.

Detailed Description Text (148):
In any and/or all of the above described embodiments, the apparatus may be programmed and/or be programmable by the respective cardholder, account owner and/or cellular telephone owner or cellular device owner, for his or her account. In conjunction with the use of credit cards, charge cards, debit cards, the cardholder may program the central processing computer, and/or the server computer, if utilized, so as to change the credit limits on his or her account, periodically and/or at any desired time. For example, a cardholder having a credit card with a $10,000.00 dollar credit limit, but who very seldom utilizes his or her card for much more than $500.00 dollars during a monthly billing period, may program the apparatus and, in particular, the central processing computer, or server computer, if utilized, so as to temporarily reduce his or her credit limit.

Detailed Description Text (149):
If the cardholder should then desire to make a major purchase with his or her credit card of, for example, a purchase in the amount of $8500.00, the cardholder may, prior to the transaction, reprogram the central processing computer and/or server computer, if utilized, so as to temporarily increase his or her temporary credit limit. The apparatus may then be programmed so that, after the major purchase has been made, the apparatus may revert operation back to the reduced credit limit.

Detailed Description Text (150):
The cardholder may program the central processing computer, and/or the server computer, if utilized, via the communication device, which may be any one or more of the devices described herein. The cardholder may also perform the above-described programming via a touch-tone telephone. In the same manner, the cardholder may program the apparatus so as to limit the types of transactions involving, and/or the

goods and/or services which may be purchased with, his or her card, and/or the stores and/or service providers which may be authorized to accept the card, limits on the dollar amounts of transactions pertaining to each authorized vendor, seller and/or service provider, daily spending limits, the vendors, sellers, and/or service providers with which the card may be utilized, the geographical area or location within which the card may be utilized, and/or authorized times for card usage (i.e. specific days, dates, times of day, times of month, year, etc.), and/or any other limitations and/or restrictions regarding amount of transaction, parties involved, geographical area, and or times of allowed usage. In a similar manner, the cardholder may similarly program the apparatus as described above in conjunction with use of any of the hereindescribed cards.

Detailed Description Text (152):
In the case of savings accounts, checking accounts, and/or automated teller machine accounts, the account owner may program the apparatus and, in particular, the central processing computer, and/or the server computer, if utilized, so as to limit the amount of any one transaction or transactions, individuals who may make the transactions, proof of identity of which the types of proof may be specified, specific banks and/or financial institutions authorized to accept and/or perform transactions for the account, geographical areas and/or location within which banks and/or financial institutions may be authorized to accept and/or perform transactions with the account, specific times of day, specific days, dates and/or time of the month in, or on, which transactions may be authorized, limits of charge-backs, returned item amount withdrawals, maintenance and/or other fee charge withdrawals, etc. and/or authorized times for account usage (i.e. specific days, dates, times of day, times of month, year, etc.), and/or any other limitations and/or restrictions regarding amount of transaction, parties involved, geographical area, and or times of allowed usage.

Detailed Description Text (154):
In the cases of cellular telephones and/or cellular communications devices, the cellular telephone owner and/or cellular communication device owner may program the apparatus and, in particular, the central processing computer, and/or the server computer, if utilized, so as to limit the phone numbers which may be called, and/or the numbers from which incoming calls may be accepted and/or received, the geographical areas and/or locations which may be called and/or accessed or from which calls may be received, the times of day, specific days, dates, times of month or year, during which the cellular telephone and/or cellular communication device may be utilized, specific phone numbers which may be called, specific time durations for a phone call and/or any authorized times for cellular telephone and/or cellular communication device usage (i.e. specific days, dates, times of day, times of month, year, etc.), and/or any other limitations and/or restrictions, regarding amount of transaction, parties involved, geographical area, and or times of allowed usage.

Detailed Description Text (155):
The present invention may also be utilized so as to provide financial transaction and/or wireless communication device authorization, notification and/or security for any number and/or types of accounts, including credit card accounts, charge card accounts, debit card accounts, currency or "smart" card accounts, and/or other transaction card accounts, savings accounts, checking accounts, automated teller machine accounts, cellular telephone accounts and/or cellular communication device accounts. In this manner, the apparatus may comprise a communication device or communications devices which may receive and/or transmit signals, data and/or information, for any number and/or types of the above accounts, and/or for each of the respective accounts utilized, from and to the respective central processing computer and/or central processing computers for the respective accounts. In this manner, an individual may utilize a single communication device so as to monitor all of his or her accounts and/or types of accounts.

Detailed Description Text (159):
Applicant hereby incorporates by reference herein the following United States Patents: U.S. Pat. No. 5,173,594 which teaches a system for printing personalized charge-card service receipts at remote locations; U.S. Pat. No. 5,479,510 which teaches an automated data card payment verification method; U.S. Pat. No. 5,473,667 which teaches a paging system with third party authorization; U.S. Pat. No. 3,723,655 which teaches a credit authorization terminal; U.S. Pat. No. 5,485,510 which teaches a secure credit/debit card authorization; U.S. Pat. No. 5,406,619 which teaches a universal authentication device for use over telephone lines; U.S. Pat. No. 5,444,616 which teaches financial transaction systems and methods utilizing

a multi-reader transaction terminal; U.S. Pat. No. 5,513,250 which teaches telephone based credit card protection; U.S. Pat. No. 4,485,300 which teaches a loss control system; U.S. Pat. No. 4,758,714 which teaches a point-of-sale mechanism; U.S. Pat. No. 4,947,027 which teaches a system for identifying authorized use of credit cards; U.S. Pat. No. 5,357,563 which teaches a data card terminal for receiving authorizations from remote locations; U.S. Pat. No. 5,444,763 which teaches a translation and connection device for radio frequency point of sale transaction system; U.S. Pat. No. 5,243,645 which teaches an automatic system for forwarding of calls; and U.S. Pat. No. 3,938,090 which teaches a terminal apparatus.

CLAIMS:

28. A transaction security apparatus, comprising: a memory device for storing a limitation or restriction on a use of an account, wherein the limitation or restriction is transmitted to a receiver from a communication device associated with an individual account holder, and wherein the limitation or restriction is automatically received by the receiver, and further wherein the limitation or restriction is automatically stored in the memory device; and a central processing device for processing an authorization request for a transaction on the account, wherein the authorization request is received from a transaction authorization device, wherein the transaction authorization device is utilized in conjunction with at least one of a credit card transaction, a charge card transaction, a debit card transaction, a currency card, and a "smart" card transaction, and further wherein the transaction device is located at a point-of-sale in a transaction involving an in-person transaction or at a location of at least one of a goods provider and a service provider in a transaction involving at least one of a telephone order, a mail order, an Internet transaction, and an on-line transaction, wherein the central processing device utilizes the limitation or restriction automatically stored in the memory device in processing the authorization request, and further wherein the central processing device generates a signal containing information for authorizing or disallowing the transaction.

167. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times of day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is transmitted to a receiver from a communication device associated with an individual account holder, wherein the limitation is automatically received by the receiver, and further wherein the limitation is automatically stored in the memory device; a central processing device for processing information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, wherein the central processing device utilizes the limitation automatically stored in the memory device in processing the information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, and further wherein the central processing device generates a signal containing information for allowing or disallowing the use of the communication device.

185. A transaction security method, comprising: receiving a limitation or restriction on a use of an account, wherein the limitation or restriction is transmitted to a receiver from a communication device associated with an individual account holder, and wherein the limitation or restriction is automatically received by the receiver; storing the limitation or restriction in a memory device, wherein the limitation or restriction is automatically stored in the memory device; processing an authorization request for a transaction on the account, wherein the authorization request is received from a transaction authorization device, wherein the transaction authorization device is utilized in conjunction with at least one of a credit card transaction, a charge card transaction, a debit card transaction, a currency card, and a "smart" card transaction, and further wherein the transaction device is located at a point-of-sale in a transaction involving an in-person transaction or at a location of at least one of a goods provider and a service

provider in a transaction involving at least one of a telephone order, a mail order, an Internet transaction, and an on-line transaction, and wherein the authorization request is processed by a central processing device, and further wherein the limitation or restriction automatically stored in the memory device is utilized in processing the authorization request; and generating a signal containing information for authorizing or disallowing the transaction, wherein the signal is generated by the central processing device.

191. A transaction security method, comprising: receiving a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times of day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is transmitted to a receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically received by the receiver; storing the limitation in a memory device, wherein the limitation is automatically stored in the memory device; processing information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, and further wherein the information is processed by a central processing device, wherein the limitation automatically stored in the memory device is utilized in processing the information; and generating a signal containing information for allowing or disallowing the use of the communication device, wherein the signal is generated by the central processing device.

194. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times of day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is automatically received by a receiver, and further wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; a central processing device for processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device on a wireless communication device account or a cellular communication device account, wherein the central processing device determines whether the limitation automatically stored in the memory device is met, and further wherein the central processing device generates a first signal containing information for allowing or disallowing the use of the communication device, and further wherein the central processing device generates a second signal containing information regarding the use of the communication device or the attempt to use the communication device; and a transmitter for transmitting the second signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the second signal is transmitted to the second communication device in real-time, and further wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

195. A transaction security method, comprising: storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account in a memory device, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times of

day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed usage, wherein the limitation is automatically received by a receiver, wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device on a wireless communication device account or a cellular communication device account, wherein the information is processed by a central processing device; determining whether the limitation automatically stored in the memory device is met, wherein the central processing device determines whether the limitation is met; generating a first signal containing information for allowing or disallowing the use of the communication device, wherein the first signal is generated by the central processing device; generating a second signal containing information regarding the use of the communication device or the attempt to use the communication device, wherein the second signal is generated by the central processing device; and transmitting the second signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the second signal is transmitted to the second communication device in real-time, and wherein the second communication device in real-time, and wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

292. The apparatus of claim 267, wherein the processing device is at least one of a mainframe computer, a mini-computer, a micro-computer, and a server computer.

302. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of a phone number which may be called, a number from which an incoming call may be accepted or received, at least one of a time of day, a specific day, a date, and a time of a month or year, during which a communication device may be utilized, an authorized time of usage of a communication device on the account, an amount of a transaction, a party involved, and a time of an allowed usage, wherein the limitation is automatically received by a receiver, and further wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; a processing device for processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device on a wireless communication device account or a cellular communication device account, wherein the processing device is capable of allowing or disallowing the use of the communication device, wherein the processing device determines whether the limitation automatically stored in the memory device is met, and further wherein the processing device generates a signal containing information regarding the use of the communication device or the attempt to use the communication device; and a transmitter for transmitting the signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the signal is transmitted to the second communication device in real-time, and further wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

317. The apparatus of claim 302, wherein the processing device is at least one of a mainframe computer, a mini-computer, a micro-computer, and a server computer.

322. A transaction security method, comprising: storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account in a memory device, wherein the limitation contains information regarding at least one of a phone number which may be called, a number from which an incoming call may be accepted or received, at least one of a time of day, a specific day, a date, and a time of a month or year, during which a communication device may be utilized, an authorized time of usage of a communication device on the account, an amount of a transaction, a party involved, and a time of an allowed usage, wherein the limitation is automatically received by a receiver, wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device or a wireless communication device account or a cellular communication device account, wherein the information is processed by a processing device, wherein the processing device is capable of allowing or disallowing the use of the communication device; determining whether the limitation automatically stored in the memory device is met, wherein the processing device determines whether the limitation is met; generating a signal containing information regarding the use of the communication device or the attempt to use the communication device, wherein the signal is generated by the processing device; and transmitting the signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the signal is transmitted to the second communication device in real-time, and wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

323. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of a phone number which may be called, a number from which an incoming call may be accepted or received, at least one of a time of day, a specific day, a date, and a time of month or year, during which a communication device may be utilized, an authorized time of usage of a communication device on the account, an amount of transaction, a party involved, and a time of allowed usage, wherein the limitation is transmitted to a receiver from a communication device is associated with an individual account holder, wherein the limitation is automatically received by the receiver, and further wherein the limitation is automatically stored in the memory device; a processing device for processing information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, wherein the processing device utilizes the limitation automatically stored in the memory device in processing the information regarding a use of a communication device on the wireless communication device account or the cellular communication device account or an attempt to use a communication device on the wireless communication device account or the cellular communication device account, and further wherein the processing device generates a signal containing information for allowing or disallowing the use of the communication device.

340. A transaction security apparatus, comprising: a memory device for storing a limitation regarding a use of a communication device on a wireless communication device account or a cellular communication device account, wherein the limitation contains information regarding at least one of phone numbers which may be called, numbers from which an incoming call may be accepted or received, at least one of times a day, specific days, dates, and times of month or year, during which a communication device may be utilized, authorized times of usage of a communication device on the account, amount of transaction, parties involved, and times of allowed

usage, wherein the limitation is automatically received by a receiver, and further wherein the limitation is transmitted to the receiver from a communication device associated with an individual account holder, and further wherein the limitation is automatically stored in the memory device; a processing device for processing information regarding a use of a communication device on a wireless communication device account or a cellular communication device account or an attempt to use a communication device on a wireless communication device account or a cellular communication device account, wherein the processing device is capable of allowing or disallowing the use of the communication device, wherein the processing device determines whether the limitation automatically stored in the memory device is met, and further wherein the processing device generates a signal containing information regarding the use of the communication device or the attempt to use the communication device; and a transmitter for transmitting the signal to a second communication device, wherein the second communication device is associated with an individual account holder, wherein the signal is transmitted to the second communication device in real-time, and further wherein the second communication device provides information to the individual account holder regarding the use of the communication device or the attempt to use the communication device, and further wherein the second communication device is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.